

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		2.3%	\$348,738	6.315	724.34	82.14	86%	14%
11	Denver-Aurora-Lakewood, CO	2.0%		10.5%	\$471,705	6.252	744.03	78.82	89%	11%
12	Riverside-San Bernardino-Ontario, CA	1.9%		5.1%	\$450,023	6.135	719.37	80.38	84%	16%
13	Boston-Cambridge-Newton, MA-NH	1.7%		24.2%	\$552,187	6.102	743.86	77.20	88%	12%
14	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1.5%		2.9%	\$325,858	6.244	726.96	81.60	88%	12%
15	Tampa-St. Petersburg-Clearwater, FL	1.5%		-3.6%	\$343,266	6.292	726.05	80.14	85%	15%
16	Austin-Round Rock, TX	1.5%		-12.2%	\$424,489	6.046	741.31	81.27	91%	9%
17	San Francisco-Oakland-Hayward, CA	1.4%		18.8%	\$718,067	6.385	749.96	73.96	86%	14%
18	San Antonio-New Braunfels, TX	1.3%		-4.1%	\$316,551	5.944	716.54	87.12	90%	10%
19	Las Vegas-Henderson-Paradise, NV	1.3%		18.3%	\$379,727	6.113	725.46	84.22	89%	11%
20	Nashville-Davidson-Murfreesboro-Franklin, TN	1.3%		0.0%	\$389,879	6.186	727.59	81.62	89%	11%